

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

**Corey L. Bryant
Vernetta Favor Bryant**

Debtor,

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)
)

**Case No.: 15-03262-dd
Chapter 13
Statement of Change**

In accordance with Bankruptcy Rule 1009 and Local Rule 1009-1, the undersigned hereby amends Schedule J,

1. Amended Schedule J

Amended Schedule J to update expenses

Date: December 9, 2015

/s/ J. Steven Huggins

Signature of Attorney

/s/ J. Steven Huggins

The Huggins Law Firm, PA
PO Box 7547
Columbia, SC 29202
(803) 764-1558

7089

District Court I.D. Number

**UNITED STATES BANKRUPTCY COURT
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THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE PROPERLY SERVED THE
FOREGOING NOTICE OF AMENDED SCHEDULE J ALL CREDITORS VIA REGULAR MAIL,
POSTAGE PREPAID.

Joy S. Goodwin via (CM/ECF)
Chapter 13 Trustee
1813 Laurel Street
Columbia, SC 29201

Corey & Vernetta Bryant
1013 Camp Creek Court
Elgin, SC 29045

Date: December 9, 2015

/s/ Lindsey J. Swann
Bankruptcy Paralegal
The Huggins Law Firm, PA
PO Box 7547
Columbia, SC 29202

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

Corey L. Bryant

Vernetta Favor Bryant

Debtor,

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Case No.: 15-03262-dd

Chapter 13

Declaration Concerning

Debtor's Schedules

I declare that I have read the foregoing Amended Schedule J and it is true and correct to the best of my knowledge, information, and belief.

Date: December 9, 2015

/s/ Corey L. Bryant
Debtor

/s/ Vernetta Favor Bryant
Debtor

Fill in this information to identify your case:

Debtor 1 Corey L. Bryant

Debtor 2 Vernetta Favor Bryant
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF SOUTH CAROLINA

Case number 15-03262
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

12

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 753.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 5.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Corey L. Bryant**
Debtor 2 **Vernetta Favor Bryant**

Case number (if known) **15-03262**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	370.00
6b. Water, sewer, garbage collection	6b. \$	120.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	220.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	600.00
8. Childcare and children's education costs	8. \$	50.00
9. Clothing, laundry, and dry cleaning	9. \$	60.00
10. Personal care products and services	10. \$	80.00
11. Medical and dental expenses	11. \$	150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	450.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	50.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	175.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: AUTO PROPERTY TAXES		
	16. \$	40.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
	18. \$	0.00
19. Other payments you make to support others who do not live with you.		
	\$	0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	3,173.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	3,173.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	4,066.30
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,173.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	893.30
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here: DEBTORS DO NOT ANTICIPATE ANY CHANGES IN EXPENSES.		